

REMARKS/ARGUMENTS

Applicant has reviewed the Office Action dated February 17, 2004 and the cited references therein. In response thereto, claims 1 and 10 are amended, and claims 14-19 are canceled without prejudice or disclaimer. As a result, claims 1-13 and 20-22 are pending in the present application.

Rejection under 35 U.S.C. § 112

Claims 1-6 and 10-19 are rejected under 35 U.S.C. § 112, second paragraph, because of lack of antecedent basis in claims 1, 10, and 14.

Claims 1 and 10 are now amended to overcome the objections due to lack of antecedent basis. Applicant respectfully submits that the word “quote” is not equivalent to “payment terms”, and the word “quote” means more like “terms” for a lease in the claimed invention and includes more than just “payment terms”. Claim 14 is canceled.

Rejection under 35 U.S.C. § 103

Claims 1-6 are rejected under 35 U.S.C. § 103(a) as being unpatentable over PR Newswire (Saturn Takes a Major Steps Forward in On-Line Electronic Commerce), April 30, 1998 (Newswire) and further in view of Lockwood U.S. Patent No. 6,289,319.

Applicant has noted that the Examiner took the official notice that Newswire fails to disclose or teach the step of altering the quote depending on results of a credit check. Applicant has also noted that the Examiner asserted that Lockwood discloses an automated method of generating a quote based on the results of the individual clients (abstract, and col. 2 L59 – col. 3 L29). Applicant respectfully submits that Lockwood describes a system for filing applications with an institution from a plurality of remote sites and for automatically processing the applications in response to each applicant’s credit rating obtained from a credit reporting service. However, Lockwood does not disclose or teach a system or method of altering the quote or terms depending on results of a credit check. Lockwood merely describes a series of self-service

terminals remotely linked via a telephone line to a first computer at the institution and to a second computer at the credit reporting service headquarters. The terminal is programmed to acquire credit rating data relating to the applicant from the credit rating service, and to use the data to compute the credit worthiness of the applicant and the amount which may be loaned to him (see abstract). In addition, Lockwood describes that the terminal is programmed to approve or disapprove the loan (not to alter the loan). Once the loan has been approved, the applicant is requested to accept it or reject it (col. 3, lines 19-22). Nowhere in Lockwood does it disclose or teach altering a quote or terms depending on results of a credit check. In fact, Lockwood teaches away from the claimed invention by describing that its system periodically sends to the terminals at the various remote sites loan rate information and other data pertinent to the loans available from that institution which are extracted from a loan rate file (col. 3, lines 6-10), as opposed to altering a quote or terms depending on results of a credit check after electronically soliciting from a client the quote or terms as recited in claim 1. Therefore, Applicant respectfully submits that claim 1 patentably distinguishes over Newswire in view of Lockwood.

Claims 2-6 which are dependent from claim 1 are also patentable over the cited references for at least the same reasons discussed above.

Claims 7-9, 11, 12 and 20-22 are rejected under 35 U.S.C. § 103(a) as being unpatentable over PR Newswire as applied to claim 1 and further in view of Dykstra and further in view of Lockwood.

Dykstra also fails to disclose or teach the above disclosed features. Thus, Applicant respectfully submits that claims 7-9, 11-12, and 20-22 are patentable over Newswire in view of Dykstra and further in view of Lockwood.

Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Newswire. Claim 10 is amended to clarify the invention and recites an automated system for generating a quote for a piece of leased equipment, comprising: a user interface for interactively inputting lease related information by a user and altering the lease related information depending on results of an automated credit check. As discussed above, Newswire does not disclose or teach the recited features, and therefore claim 10 is patentable over Newswire.

Claims 14-19 are rejected under 35 U.S.C. §§102(b) as being clearly anticipated by Dykstra et al. U.S. Patent No. 6,029,149.

Claims 14-19 are canceled without prejudice or disclaimer. Thus, the rejection is moot.

In view of the above, it is respectfully submitted that the present application is in condition for allowance. Reconsideration of the present application and a favorable response are respectfully requested.

If a telephone interview would be helpful in resolving any remaining issues, please contact the undersigned at 612-752-7367.

Respectfully submitted,

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